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B I (Official Form 1) (1/08)							
United States E	ankruptcy (Jourt				Voluntary Peti	ition
Name of Debtor (if individual, enter Last, First, Mide	lle):	1	Name of Jo	oint Debtor (Spouse) (Last, Firs	st, Middle):	
All Other Names used by the Debtor in the last 8 yea (include married, maiden, and trade names):	- <u>V 11 ~</u>		All Other N	Names used b	by the Joint Debtor on, and trade name	r in the last 8 yea	ars
Last four digits of Soc. Sec. or Indvidual-Taxpayer L (if more than one, state all):)./Complete EIN	Last four di (if more tha	igits of Soc. ! an one, state a	Sec. or Indvidual- all);	Taxpayer I.D. (I	TIN) No./Complete EI
Street Address of Debtor (No. and Street, City, and S	ate):		Street Addr	ess of Joint I	Debtor (No. and St	treet, City, and S	State):
15 E. 117th PL CM (CAGO L County of Residence or of the Principal Place of Busi	- Zip	0628 CODE					ZIP CODE
		0K	County of R	tesidence or	of the Principal Pl	lace of Business	
Mailing Address of Debtor (if different from street ad	dress):		Mailing Add	dress of Join	nt Debtor (if differe	ent from street ac	ddress):
2-1		CODE					ZIP CODE
Location of Principal Assets of Business Debtor (if di	Terent from s	street address above)	ŗ.			<u> </u>	ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)	(Check or	Nature of Busin one box.)	.ess		Chapter of Ban the Petition		Under Which
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)		ealth Care Business ingle Asset Real Estat I U.S.C. § 101(51B) ailroad ockbroker ommodity Broker learing Bank	e as defined in		hapter 9 hapter 11	Recognition Main Proce Chapter 15	Petition for n of a Foreign
	Oth	her	"			ature of Debts heck one box.)	
	Deb unde Cod	Tax-Exempt Ent (Check box, if applic botor is a tax-exempt of der Title 26 of the Unde (the Internal Rever	cable.) organization nited States	debts § 101 indiv perso	is are primarily con s, defined in 11 U.: 1(8) as "incurred b vidual primarily for onal, family, or hou purpose."	S.C. b oy an ra	ebts are primarily usiness debts.
Filing Fee (Check one be	(x.)		Check one b		Chapter 11	Debtors	
Full Filing Fee attached.					usiness debtor as de	efined in 11 U.S	S.C. § 101(51D).
Filing Fee to be paid in installments (applicable t signed application for the court's consideration counable to pay fee except in installments. Rule 10	ertifying that	t the debtor is	Check if:				U.S.C. § 101(51D).
Filing Fee waiver requested (applicable to chapte attach signed application for the court's consideration for the court for	er 7 individual	ıls only). Must	Debtor' insiders	s or affiliates	noncontingent liques) are less than \$2, t	190,000.	cluding debts owed to
			Check all app A plan i Accepta	plicable box is being filed ances of the p	res: I with this petition.	I prepetition fror	n one or more classes
Statistical/Administrative Information							THIS SPACE IS FOR
Debtor estimates that funds will be available Debtor estimates that, after any exempt prop distribution to unsecured creditors.	for distributi erty is exclud	on to unsecured cred ded and administrativ	litors. /e expenses paíd	I, there will b	be no funds availat	ble for	COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000		0,001- 25] 5,001- 0,000	50,001- 100,000	Over 100,000	
\$0 % \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 to \$10 million	to \$50 to	50,000,001 \$1 \$100 to] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion	More than	
\$0 to \(\sigma \)\$50,081 to \(\\$100,001 \) to \(\\$500,001 \) to \(\\$100,000 \) to \(\\$1 \) t	\$1,000,001 to \$10 million	to \$50 to 5	\$0,000,001 \$10 \$100 to:] 00,000,901 \$500 illion	5500,000,001 to \$1 billion	More than \$1 billion	

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Voluntary Petition	9	Page
(This page must be completed and filed in every case.)	Name of Debtor(s):	
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet	:.)
Where Filed: Never FILED BEFORE	Case Number:	Date Filed:
Location	Case Number:	Date Filed:
Where Filed: Pending Bankruptey Case Etled by any Spaces Body		1
Pending Bankruptcy Case Filed by any Spouse, Partner, or Name of Debtor:	Case Number:	dditional sheet.) Date Filed:
District:	Relationship:	
Exhibit A	Relationship.	Judge:
(To be completed if debtor is required to file periodic reports (e.g., forms 10K 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 1 of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Codavailable under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	r is an individual consumer debts.) e foregoing petition, declare that may proceed under chapter 7, 11 e, and have explained the relie- certify that I have delivered to the
Exhibit A is attached and made a part of this petition.	Signature of Attorney for Debtor(s)	(Date)
		(Date)
	hlbit C	
Does the debtor own or have possession of any property that poses or is alleged to	pose a threat of imminent and identifiable harm to pu	iblic health or safety?
Yes, and Exhibit C is attached and made a part of this petition.		-
No.		
(To be completed by every individual debtor. If a joint petition is for Exhibit D completed and signed by the debtor is attached at If this is a joint petition: Exhibit D also completed and signed by the joint debtor is a	nd made a part of this petition.	h a separate Exhibit D.)
Information Regardi	ng the Debtor - Venue	
Ocheck any ag Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180	oplicable box.)	80 days immediately
There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in this District	
Debtor is a debtor in a foreign proceeding and has its principal pl has no principal place of business or assets in the United States be this District, or the interests of the parties will be served in regard	lace of business or principal assets in the United Stat	tes in this District, or eral or state court] in
Certification by a Debtor Who Reside (Check all appl	s as a Tenant of Residential Property licable boxes.)	
Landlord has a judgment against the debtor for possession of de	ebtor's residence. (If box checked, complete the following	owing.)
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for posses	re circumstances under which the debtor would be possion, after the judgment for possession was entered.	ermitted to cure the
Debtor has included with this petition the deposit with the court filing of the petition.		•
Debtor certifies that he/she has served the Landlord with this cer	rtification. (11 U.S.C. § 362(1)).	

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B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition (This page must be completed and filed in a sure of the completed and the	Name of Debtor(s):
(This page must be completed and filed in every case.)	
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Personatative
	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11. United States Code, understand the cells of the consumer debts.	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	1
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
x rever E. Young	X
Signature of Debtor X N/A	(Signature of Foreign Representative)
Signature of Voint Debtor	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)	1
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation and have
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum
Firm Name	fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor
Address	or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Address
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
X	partner whose Social-Security number is provided above.
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

		Northern	District of	Illinois	
In re_	Deptor(s)	g E Ke	UIN	Case No	(if known)

EXEIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Kevin E. Young Date: 7-31-08

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FORM Bb-Com

UNITED STATES BANKRUPTCY COURT

	District of							
la re _	young	E	Kevin	Case No(If known)				

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED			
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property			s ()			
B - Personal Property			: 81000			
C - Property Claimed as Exempt		·				
D - Creditors Holding Secured Claims				X400.00	4	
E - Creditors Holding Unsecured Priority Claims				, 0		
F - Creditors Holding Unsecured Nonpriority Claims				.5740		
G - Executory Contracts and Unexpired Leases						
H - Codebtors						
I - Current Income of Individual Debtor(s)					2100°	
J - Current Expenditures of Individual Debton(s)					3712	
	nber of Sheets Schedules >					
		Total Assets ➤	\$860W			
			Total Liabilities≯	58 00	0	

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B4 (Official Form 4) (12/07)

	United State	s Bankr	uptcy Court	
	Northern			
In re Young	E KEVIN		Case No.	
9	Deotor		Chapter	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip codu, of amployee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, governmen contract, etc.)	Indicate if victim is contingent, unliquidated, disputed or subject in setoff	Amount of clatin fit secured olso state value of security)
Date: _		De	btor	

[Declaration as in Form 2]

B19 (Official Form 19) (12/07)

United State	es Bankruptcy Court
Northern	
In re	Case No
Debtor	
	Chapter
	SIGNATURE OF NON-ATTORNEY ON PREPARER (See 11 U.S.C. § 110)
in 11 U.S.C. § 110; (2) I prepared the account and have provided the debtor with a copy by 11 U.S.C. §§ 110(b), 110(h), and 342(b) pursuant to 11 U.S.C. § 110(h) setting a magnetition preparers, I have given the debtor	that: (1) I am a bankruptcy petition preparer as defined empanying document(s) listed below for compensation of the document(s) and the attached notice as required o); and (3) if rules or guidelines have been promulgated aximum fee for services chargeable by bankruptcy notice of the maximum amount before preparing anying any fee from the debtor, as required by that section.
Accompanying documents:	Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer:
	Social-Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110):
If the bankruptcy petition preparer is not a and social-security number of the officer, p this document.	n individual, state the name, title (if any), address, rincipal, responsible person, or partner who signs
X Signature of Bankruptcy Petition Preparer	Date
Names and social-security numbers of all of this document, unless the bankruptcy petition	ther individuals who prepared or assisted in preparing on preparer is not an individual:
If more than one person prepared this document appropriate Official Form for each person.	t, attach additional signed sheets conforming to the

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in lines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Cas	e 08-20166	Doc 1	Filed 08/01/08	Entered 08/01/08 13:27:38 Page 9 of 37 ANKRUPTCY COURT	Desc Main
orm B6A 6/90)		\(\frac{1}{\cdot \cdot \		ANKRUPTCY COURT RICT OF	
	In re	UNG F	EKEVIN		
	~	Debtor		Case No.	

SCHEDULE A - REAL PROPERTY

Chapter

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HISBAND, WITE, JOINT, OR COMPUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Tot	حلا		

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	UN	una	e kevin	Case No.
	()	Debto?		(II known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H." "W." "J." or "C" in the column labeled "Rusband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Doscription and Location of Property." If the property is being held for a minor child, simply state the child's initials and the rame and address of the child's percut or guardien, such as "A.B., a minor child, by John Doe, guardien." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	DESCRIPTION AND LOCATION OF PROPERTY	NEW WAY WAY, MINE,	CURRENT VALUE OF DESTOR'S INTEREST IN PROPERTY. WITH- GUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand. 2. Checking, savings or other financial accounts, contificates of deposit or shares in banks, savings and loan, thefft, building and loan, and homestood associations, or credit unions, brokerage houses, or cooperatives.	X			10.00
Security deposits with public utilities, telephone comparios, land-lords, and others.	X	furniture		100.00
 Household goods and furnishings, including audio, video, and computer equipment. 		1011111		
5. Books: pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	alothes		50.00
6. Wearing appuret.		Chorice		
7. Fars and jewelry.	X			
8. Firearms and aports, photo- graphic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of outh.	X			
10. Annustics. Itemize and rame each issue:	X			
(i. Interests in an aducation IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re_	Young E	E KEVIN.	Case No.
	Debtjir		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	SECONDARY STR. James,	CURRENT VALUE OF DESTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, PRISA, Koogh, or other pension or profit sharing plans. Give particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemaize.	X			
14. Interests in partnerships or joint ventures. Itemizu.	XI			
 Government and corporate bonds and other negotiable and non- negotiable instruments. 	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
§ 8. Other liquidated debts awed to debter including tax refunds. Give particulars.	X			
 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Reni Property. 	X			
20. Conflogent and noncontingent interests in crime of a decedent, death benefit plan, life insummer policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debter, and rights to setoff claims. Give estimated value of each.	X			

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B6B (Officia	l Form	6B)	(12/07)	-	Cont.

In re	louna	C	Kevin
	Dobeo	r	

Case No.	(If treams)
----------	-------------

SCHEDULE B - PERSONAL PROPERTY

(Centinuation Steet)

TYPE OF PROPERTY	N O N E	description and location of proferty	ECTATES, VIET, 2007, OR CONSUMER	CURRENT VALUE OF DESTOR'S INTEREST IN FROPERTY, WITE- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Patenta, copyrights, and other intellectual property. Give particulars. Licenses, franchises, and other general intengibles. Give particulars.	XX			
24. Opstomer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X	1995 Taurus		# 100 an
25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boets, motors, and accessories.	X	1995 Tourus Owes \$1000 worth \$700		# 100
27. Aircraft and accommeries.	X	MOLLI # 100		
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvostod. Give particulars.	X			
33. Farring equipment and implements.	X		ļ	
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed, itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summery of Schedules.)

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B6C (Office	<u>iai</u> Form 6C) (12/ 97) ₍	
In re	Dobter	E keun.	Case No. (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	chims	the r	xempti	out po	which	debtor	İS	entitled	miget:
(Check	004 00	a)							

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homostoad exemption that exceeds \$136,875.

DESCRIPTION OF PROFERTY	SPECITY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT BEDUCTING EXEMPTION
Personal Property	Section 707 (b)(2)	\$3,000 co	
Car	section (2)	M1,200 00	
		_	

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME AND DATE CLAIM WAS UNLIQUIDATED AMOUNT OF CLAIM UNSECURED CONTINGENT MAILING ADDRESS CODEBTOR INCURRED. WITHOUT PORTION, IF DISPUTED INCLUDING ZIP CODE AND NATURE OF LIEN, DEDUCTING VALUE ANY AN ACCOUNT NUMBER AND OF COLLATERAL (See Instructions Above.) DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN ACCOUNT NO. One Stop Auto 7439 5. Western Chicago 60636 0000 ACCOUNT NO. VALUE S ACCOUNT NO. VALUE \$ Subtotal > continuation sheets \$ (Total of this page) attached Total > \$ (Use only on last page)

(Report also on Summary of

Schedules.)

(If applicable, report

also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (12/07)

In re Joung & WULL

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, loint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Statis
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions wing to qualifying Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition.
n At Jane

Li Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Form B6F (Official Form 6F) (9/97)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re	U	dur	10	4	Kevin
	Ü	Deb	tor		

Case No.	
Chapter	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Cl Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUMBAND, WIFE, YODKE, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Americredit ste 801 Cherry 3900 Forthworth TX 740	J						19,000
ACCOUNTING 2931 ASSET ACCEPTANCE P.U. BOX 2036 LXLMEN MI 4809	٦ ا						300°
ACCOUNTNO. 3122 JC PENNEY C/O ASSEL-ANCEPTAI P.U. BOX LOSE WUTTEN MI 48090	K		,				$1,000^{\omega}$
ACCOUNT NO. 5570092 1385 Capital One Bank P.O. Box 85015 Rehmand VA 23285	4		-				3.0000
	ntin	ation		ototal		5	22,300 as
				Fotal rtalse		\$ SULUU	mary or Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Chapter ____

(Continuation Sheet)

	r ···	r			· · · · · ·	,	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	BUSBAND, WIFE, FORM, OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	СОИТИВЕНТ	UNLIQUIDATED	DUSPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 10151720							
Ford Credit P.O. Box 27288 Tempe AZ Pr28	7						3,000°
ACCOUNT NO. 635904 TO PENNEL P.O. BOX 981151999	2						7000
ACCOUNTING TO LOO 69 LUNU Funder, P.O. BOX 10497 Greenouse & 2900							1500°
Monroe + Main 1112 The Ave Monroe WI 5376							30000
ACCOUNTING PAIGUY NCO FINANCIAL 507 Prudental Rd HORSTVIM PA 19044				-			300m
Sheet no ofxheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total		esca.	>	5 1 V (V)((N)

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

Form (10/8	B6F - Cont.)	Doc	08/01/08 Entered 08/01 cument Page 18 of 37 DISTRICT OF)UR	r	·	
	In re \(\frac{\int OUV\chi}{\text{Debtor}}\)	1 5		Case No			- 	· · · · · · · · · · · · · · · · · · ·
	SCHEDULE F - CRE	DIT	ORS	Chapter S HOLDING UNSECURE (Continuation Sheet)				*
		1 	· · · · · · · · · · · · · · · · · · ·	(Continuation Sheet)		, 		
	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	BLUSSAND, WIFE, JORG, OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COMTWGENT	UNCIGUDATED	DARPUTED	AMOUNT OF CLAIM
•	Account no. 1166. NCO Martin P.O. Box 8529 Philadelphia PA191	D (-	300°
	1012800004T1 RJM Acg UC	Vod						700m

ACCOUNT NO.

United Atuto Kes3990 Western Pl
Account No.

United Coll Bur.

Solt South Wyck.

ACCOUNT NO.

Yng Gyndender

P.O. Box 9180

Pleasent on CA

Shout no. __ of __sheets misched to Schedule of Conditions Holding Unaccured Nonpriority Claims

(Use only on last page of the completed Schedule E)

(Report setal micross Streamery of Schedule)

Case 08-20166	Doc 1	Filed 08/01/08	Entered 08/01/08 13	3:27:38	Desc Main
	,	Document	Page 19 of 37		
)		(
Form B6F - Cont.	UN	IITED STATES BA	NKRUPTCY COURT		
(10/89)		DISTR	ICT OF		_

In re Young E Kluin Debtor	
l Debtor	Case No.
	Chapter

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (Landlard) EMMA RANKING [MMS. Indians of all	CODEBTOR	HUSBAND, WIYE, JOUFT, OS. COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	amount of claim 1,400.00
ACCOUNT NO. 3/8 735 Arthur Adler 25 E. Washinston Chyo IL 60402	70						10,000 cm
ACCOUNT NO 000 3479K Mitchell Kung P.O.BOX 2374	-						500 ag
ACCOUNT NO OGILISB 741 Copital Mynot Service THE EXCHANGE #	01 100	8					1000000
ACCOUNTNO. ASSETCATE INC 5100 Peachtre-1 Ind Norcross FA 30071	test	ral	Blud				500°
ACCOUNT NO. Blue (hiplasino Collect 2 Easy Street IN 463 60 Michigan (TYIN) 463 60 219-879-7711 ext. 2054	0M	-1	ori Laynxin				70000
Sheet no. ofsheets attached to Scheduk Creditors Holding Unsecured Nonpriority Clair	e of		(To	tel of th			57,4000

Total > (Use only on last page of the completed Schedule E.) (Report total title on Summary or Schedules)

Cas Form B60 (10/89)	Document UNITED STATE	708 Entered 08/01/08 13:27:38 Desc Main Page 20 of 37 TES BANKRUPTCY COURT DISTRICT OF
	In re YOUNG E KLUIV	
		Case No.
		Chapter
	SCHEDULE G - EXECUTORY CO	CONTRACTS AND UNEXPIRED LEASES
	interests. State nature of debtor's interest in contract, i.e., "Purchalease.	l unexpired leases of real or personal property. Include any timeshare chaser," "Agent," etc. State whether debtor is the lessor or lessee of a
	Provide the names and complete mailing addresses of all	
	the appropriate schedule of creditors.	ive notice of the filing of this case unless the party is also scheduled in
)	Check this box if debtor has no executory contracts or t	or unexpired leases.
	NAME AND MAILING ADDRESS, INCLUDING ZIP CO OF OTHER PARTIES TO LEASE OR CONTRACT.	
	Landlord-EMMA RANT 11714 S. Indiana a Chicago, III 60628	

B6H UNITED STATES B	Entered 08/01/08 13:27:38 Desc Main Page 21 of 37 SANKRUPTCY COURT TRICT OF
In re YOUNG E KUYIN Debtor	Core No.
	Case No
SCHEDULE	H - CODEBTORS
debtor in the schedules of creditors. Include all guarantors and co-sign	other than a spouse in a joint case, that is also liable on any debts listed by sers. In community property states, a married debtor not filling a joint case needule. Include all names used by the nondebtor spouse during the six years
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor	,	Case No(if known)	
In re WOUND 4	WUIN		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status:	MAYYICA DEPENDENTS OF DEBTOR AND SPOUSE				
Status:	RELATIONSHIP(S):		AGE(S):		
Employment:	DEBTOR		SPOUSE		
Occupation A	limal care worker				
Name of Employer	CITIED CONCORD				
How long employed	CAILA OF CALLAND				
Address of Employ	er 10 M(S				
27th		N			
	of average or projected monthly income at time	DEBTOR	SPOUSE		
case f	ned)	s	ď		
Monthly gross was	ges, salary, and commissions	D	2		
(Prorate if not pa	id monthly)	\$	\$		
Estimate monthly	overtime		Ψ		
SUBTOTAL		[\$ 37m.00) s		
LESS PAYROLL	DEDUCTIONS				
a. Payroll taxes an		\$	S		
b. Insurance	•	\$	\$		
 c. Union dues 		\$	\$		
d. Other (Specify):		\$	\$		
SUBTOTAL OF PA	AYROLL DEDUCTIONS	s_1600.00	\$		
TOTAL NET MON	THLY TAKE HOME PAY	s_2100.00	\$		
Regular income fro	m operation of business or profession or farm	c	r r		
(Attach detailed s		\$	\$		
Income from real pr		\$	\$		
Interest and dividen		\$	\$		
the debtor's use	ance or support payments payable to the debtor fo or that of dependents listed above	r \$	\$		
	government assistance				
(Specify):		\$	\$		
Pension or retirem		•			
Other monthly ince		\$	\$		
(Specify):		\$	\$		
SUBTOTAL OF L	INES 7 THROUGH 13	\$	\$		
AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	\$	\$		
COMDINED AVE	DAGE MONTHLY INCOME. 40. 11. 1	s_2\C	YO:00		
ds from line 15)	RAGE MONTHLY INCOME: (Combine column				
ao nom mie i <i>oj</i>		LECTAR SICA OF Summary	of Schedules and if annlicable		

on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Form B6J (6/90) UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re	U	DUNA	6	Vevir	Ì
		Debto	•	•	

Case No.	 	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	0011250220				` '
Co weekty	implete this schedule by estimating quarterly, semi-annually, or annually.	ually to show	monthly rate.	•	
	Check this box if a joint petition i	is filed and de	btor's spouse maintains a s	eparate household. Complete a	separate schedule of
	expenditures labeled "Spouse."				171/10
Rent c	r home mortgage payment (inclu	de lot rented f	or mobile home)		s 1000
	al estate taxes included?	Yes			
ls prop	erty insurance included?	Yes	No		1500
Utilitie	Electricity and heating fuel				1 300
	Water and sewer				1000
	Talephone	(No.	We		\$ 600
	Other	7π	OIL		: - 2 /\w
Home	maintenance (repairs and upke	eep)			: 7000
	od				1000
Clothi					<u>, − ₹</u> , ω
	lry and dry cleaning				500
	al and dental expenses				: 200 a
	portation (not including car pay				1000
	ation, clubs and entertainment,	, newspapers	, magazines, etc.		1000
	able contributions	(- have medeada portion	utr\	· · · · · · · · · · · · · · · · · · ·
Insura	nce (not deducted from wages	or included i	n nome mortgage paymer	its)	, ()
	Homeowner's or renter's				5 0
	Life				s
	Health				\$ 100°00
	Auto				\$ ()
-	Other	Individed in he	vno mortnane navments)		
(Sideo	む (1√1)				<u> </u>
instal	ment payments: (In chapter 12	and 13 case	s, do not list payments to	be included in the plan)	. 124 m
	Auto				
	Other				2
	Other				2
	ny, maintenance, and support p				\$
Paym	ents for support of additional de	ependents no	at living at your nome	atailed etatement)	5
Regu	lar expenses from operation of	business, pri	mession, or talm (attach o	etaneu statoment)	
					127100
	L MONTHLY EXPENSES (Rep				
IFOR Provi regul	CHAPTER 12 AND 13 DEBTO de the information requested be ar interval.	ORS ONLY] Blow, includin	g whether plan payments	are to be made bi-weekly, mor	nthly, annually, or at some other
A. T	otal projected monthly income				\$
B. T	otal projected monthly expenses	s			\$
	ixcess Income (A minus B)				\$
D. T	otal amount to be paid into plan	each	Ontervall		\$
			(

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

Northern	DISTRICT OF	Illinois
In re: YOUNGE WIN	, Case No.	(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

7008 - # 45'000°CS 7001 - #10'008°CS

2. Income other than from employment or operation of business



State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors



Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT

STILL OWING

2



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF AMOUNT STILL OWING

TRANSFERS



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

caption of suit
AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION

HISSEL ACCEPTANCE US KEVIN YOUND Dates Ctr.

Cavalry Portfolio Us. Kevin Yound Dates Ctr.

STATUS OR DISPOSITION DENGLINY 1472

PENGLINY 1472



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY



10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE '



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER,

6

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

7

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

8



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)



19. Books, records and financial statements

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

9

20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * *

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11

[If completed by an individual or individual and sp	ouse]
I declare under penalty of perjury that I have read taffairs and any attachments thereto and that they are	he answers contained in the foregoing statement of financial e true and correct.
Date 7-31-08	Signature Kwin E. Young
Date	of Debtor Signature of Joint Debtor (if any)
	(it any)
[If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers thereto and that they are true and correct to the best of my known.	contained in the foregoing statement of financial affairs and any attachments wledge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or corporation	n must indicate position or relationship to debtor.]
continua	ation sheets attached
Penalty for making a false statement. Fine of up to \$500,000 o	r imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-ATTORNE	Y BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition pre compensation and have provided the debtor with a copy of this document a and 342(b); and, (3) if rules or guidelines have been promulgated pursuant bankruptcy petition preparers, I have given the debtor notice of the maximu any fee from the debtor, as required by that section.	nd the notices and information required under 11 H.S.C. 88 HAVEL HAVEL
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.
lf the bankruptcy petition preparer is not an individual, state the name, title responsible person, or partner who signs this document. Address	(if any), address, and social-security number of the officer, principal,
v	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social-Security numbers of all other individuals who prepared or not an individual:	assisted in preparing this document unless the bankruptcy petition preparer is

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

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B6E (Official Form 6E) (12/07) - Cont.	
i John E Kallin	
In re Young E Win, Case No	
Debtor (if known)	
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household u	
that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ъe,
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
Commitments to Maintain the Capital of an Insured Depository Institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U § 507 (a)(9).	.s.c
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcording, or another substance. 11 U.S.C. § 507(a)(10).	ıol,
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.	
continuation sheets attached	

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(10/05)United States Bankruptcy Court District Of Case No. _ CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION I have filed a schedule of assets and liabilities which includes debts secured by property of the estate. O I have filed a schedule of executory contracts and unexpired leases which includes porsonal property subject to an unexpired lease. I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease: Dabt will be Description of Secured Creditor's marking and Property is cinin 11 U.S.C. § 722 11 U.S.C. § 524(e) reer will be Description of Leased Property to II U.S.C. # 162/bY (YA) DECLARATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for componention and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. ff 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fice for services chargosble by bankruptcy polition proparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accopting any fee from the debtor, as required in that section. Printed or Typed Name of Bankruptcy Petition Preparer Social Security No. (Required under 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or pariner who signs this document. Address Signature of Bankruptcy Petition Preparer

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankrupicy position preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankrupicy Procedure may result in fines or Imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B19 (Official Form 19) (12/07) - Cont.

2

NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation
 agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the
United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a
bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable
fee, if any, before preparing any document for filing or accepting any fee from you.

Signature of Debtor	Date	Joint Debtor (if any)	Date
[In a joint case, both spou	ses must sign.]		